

# Texas Veterans Voice

A PUBLICATION OF THE TEXAS VETERANS LAND BOARD ☆ JERRY PATTERSON, CHAIRMAN

SPRING 2014  
texasveterans.com



SERVING TEXAS VETERANS

## GENERAL INFORMATION

800.252.VETS (8387)  
512.463.5060

## VETERANS HOMES

### Ussery-Roan

Amarillo, Texas  
806.322.VETS (8387)

### Lamun-Lusk-Sanchez

Big Spring, Texas  
432.268.VETS (8387)

### Clyde W. Cosper

Bonham, Texas  
903.640.VETS (8387)

### Ambrosio Guillen

El Paso, Texas  
915.751.0967

### Frank M. Tejeda

Floresville, Texas  
830.216.9456

### Alfredo Gonzalez

McAllen, Texas  
956.682.4224

### William R. Courtney

Temple, Texas  
254.791.8280

### Watkins-Logan

Tyler, Texas  
903.617.6150

## VETERANS CEMETERIES

### Central Texas

#### State Veterans Cemetery

Killeen, Texas  
254.616.1770

### Coastal Bend

#### State Veterans Cemetery

Corpus Christi, Texas  
361.248.4830

### Rio Grande Valley

#### State Veterans Cemetery

Mission, Texas  
956.583.7227

#### Texas State Veterans Cemetery

at Abilene  
Abilene, Texas  
325.673.4446

## Veterans Cemetery Announces \$4.9 Million Renovation Project

**H**onoring the men and women who served in our nation's military is the focus of the most ambitious renovation project in the Central Texas State Veterans Cemetery's 10-year history.

Scheduled to begin in February, a \$4.9 million expansion project will involve the installation of concrete support sleeves for existing and future headstones, the addition of 4,000 new burial crypts, and the replacement of capstones on the columbaria.

Resodding the turf, planting new landscape features such as bushes and trees, dedicating a special area for scattering of ashes, and repaving the surface of the memorial walkway are also in the plans for the estimated year-long project, funded by the U.S. Department of Veterans Affairs. "This isn't only an aesthetic improvement project," said Eric Brown, director of State Veterans Cemeteries for the Texas Veterans Land Board. "Our main goal is for this cemetery to stand the test of time. We're working hard to ensure that future generations may come here and continue the tradition of honoring those who served our country."

Located on gently rolling terrain in Killeen, the headstones often need to be straightened and require additional sod for support. The concrete sleeves

will keep the headstones from shifting or tipping, Brown said.

Columbaria (small buildings where ashes and remains are



Columbaria will have their capstones repaired.

kept) will undergo repairs to the capstones atop each unit. This will all be done without accessing the interred remains—only the capstones will be removed. "A few months is a small portion of time to make these resting places lasting memorials for generations to come," Brown added. "We want to stress that in no way will the remains of our heroes be moved or even touched."

Honor is hard at work at the Central Texas State Veterans Cemetery in Killeen. The cemetery is located on 174 acres previously part of Fort Hood and donated by the federal government. The construction of the cemetery was made possible through the coordination of area veterans groups, the city of Killeen, the federal government, and the VLB. The initial phase of development included 7,620 gravesites on 31 acres. The cemetery will eventually be capable of providing a final resting place to more than 50,000 veterans and their family members. ☆



New trees have been planted beneath the US Military Branch flags.



Concrete sleeves will be installed to support headstones.

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# A Message from the Chairman

BY VETERANS LAND BOARD CHAIRMAN JERRY PATTERSON



Fellow Veterans:

Welcome to the first edition of Veterans Voice in 2014. In this issue, we start with a story about a \$5 million renovation project at the Central Texas State Veterans Cemetery in Killeen. Among other things, the project will include the installation of concrete support sleeves for headstones, the addition of 4,000 new burial crypts, and the replacement of capstones on the columbaria of the 10-year-old cemetery.

Another article describes the great help our veterans get from veterans service offices in Texas counties. Many of the veterans who received some \$500 million in VLB loans last year

were greatly helped by their local veterans service offices.

Type I Forfeited Land Tracts are now on sale on a quarterly basis, enabling Texas veterans to get great deals on land. Check out the story inside for details on the improved Forfeited Land Tracts sales, including online bidding.

Any Texas veteran who hasn't been to a VLB veterans benefits fair owes it to himself or herself to attend one this year. Dates for upcoming veterans benefits fairs around the state can be found inside.

And just in case you're thinking about getting a land loan, you might want to read Five Things You May Not Know About VLB Land Loans.

For more information about VLB programs, please call our toll-free veterans hotline at 800.252.VETS (8387), or visit our website at [texasveterans.com](http://texasveterans.com).



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## Executive Secretary

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## Texas Veterans Voice

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## Type I Forfeited Land Tracts Now on Sale Quarterly



Experience shows that Texas veterans are a safe bet when it comes to loans. Less than 1% of VLB customers forfeit on their properties, and the Veterans Land Board makes every effort to help veterans keep their land. In cases where this is not possible, the VLB conducts Type I forfeited land sales. In 2014, the VLB will host quarterly forfeited land sales in January, April, July and October. During these sales, the VLB makes tracts of land available exclusively for other Texas veterans to bid on.

In January 2014 the Type I sale offered up 25 properties for bid to Texas military service members and veterans.

## Online Bidding

It's easy to submit a bid with our online bidding system. Once you find a piece of VLB forfeited property on [texasveterans.com](http://texasveterans.com) and decide to submit an offer, the VLB website will direct you to either create a

new online bidding account, or sign in to an existing account. For those military service members and veterans new to this method of bidding, we have created a user-friendly step-by-step [Quick Start Guide](#) that will walk you through the entire process. Our online bidding system is not only faster and safer, it also gives you more control over the bidding process. You can now rank individual bids based on preference, change the bid amount or delete an entire bid with a few keystrokes. Up to six bids may be placed by a single buyer.

Check back soon for new forfeited tracts which will be posted in March. Tracts are posted for viewing and bidding about 42 days prior to the sale date. Your Texas VLB land loan benefit can be used toward these Type I properties or most other properties of one acre or more that are for sale in Texas. ★



# Five Things You May Not Know About VLB Land Loans

**T**he VLB has been financing the purchase of Texas land by veterans since 1949. When the program began, Texas veterans could borrow less than \$10,000 and had up to 40 years to pay off their loans. Things have changed a lot since then, and you may not be aware of some of the program transformations that have taken place.

## **Residing in Texas One Day Meets the VLB Texas Residency Requirement.**

For many years, a veteran had to have begun military service in Texas in order to be eligible to apply for a VLB loan. That's no longer true! Under current VLB program guidelines, a veteran or military member who lives in Texas for at least one day with the intention to remain, served at least 90 days active duty, and was not dishonorably discharged, can apply for VLB programs.

## **Texas VLB Can Close on Your Loan Quickly.**

Today's typical Texas VLB land loan closes within 30 days. The quick turn-around is a result of a lot of hard work and attention to improving program efficiencies. Using your customer feedback, VLB continues to improve its programs.

## **One Acre Meets the Minimum Acreage Requirement.**

Under VLB's current land loan program, a qualified Texas veteran can finance the purchase of land anywhere in the state as long as it's at least one acre (net of any easements).

## **Your Land Title is Not Held By VLB.**

For many years, the State of Texas retained ownership of land financed by the VLB until the obligation was paid off. Program administrators recognized that this policy kept veteran landowners from accessing equity that had built up over time. Under current program rules, a veteran borrower owns the land outright at the time of closing, with the State of Texas holding a first lien on the land until the loan is paid off.

## **You Can Use Your Land Loan Benefit More Than Once.**

A Texas veteran, who has obtained a land loan at the veteran interest rate of 6.75% with a minimum down payment of 5%, will be eligible for another land loan with the same terms as soon as their



current land loan is paid off. For those veterans who would like to obtain more than one land loan simultaneously, the VLB offers a non-veteran loan option with an interest rate of 7.75%. The VLB offers financing to non-veterans for Type II forfeited properties not sold in the Type I veterans-only forfeited land sale. This interest rate is always an additional point higher than the veteran's rate. It's also possible for a veteran to have one active loan in each loan program—land, home and home improvement—at the same time.

As land prices in Texas have increased over time and more veterans are looking at more expensive, small acreage lots near urban areas, the VLB has increased its maximum land loan amount from \$80,000 to \$100,000. These loans are available to eligible Texas veterans with a minimum down-payment of 5%. While the VLB originally offered a 40-year note on land loans, it reduced that maximum term to 30 years with no penalty for early payment. That means veteran borrowers who wish to pay down the principal of their VLB land loans early can reduce their total interest payments at any time.

The VLB routinely examines the market to make sure its land loan terms are as attractive as those offered by private lenders. The current fixed rate is 6.75%, which was reduced from the previous 7.25% rate in 2011. ☆

## **Join Us at a Veterans Benefits Fair**

### **Austin**

March 22

Austin Veterans Clinic  
7901 Metropolis Blvd.

### **Temple**

May 17

Temple VA Hospital  
1901 South 1st Street

### **Dallas**

June 7

Dallas VA  
Medical Center  
4500 South Lancaster Road

*These benefits fairs are informal "come and go" events that take place on Saturdays from 10:00 a.m. to 1:00 p.m.*

*This year, the Texas VLB will partner with the U.S. Department of Veterans Affairs (VA) and Texas Veterans Commission (TVC) to bring veterans the resources they need the most.*

*To register for an event, email [vlbinfo@glo.texas.gov](mailto:vlbinfo@glo.texas.gov) or call 800-252-VETS (8387).*

# Counties Recognized for Outstanding Service to Veterans

In 2013, Texas veterans accessed more than \$500 million statewide from the Veterans Land Board to buy land and homes across 254 counties, earning the counties and their veterans service offices special praise from Texas Land Commissioner Jerry Patterson.

The VLB recently recognized the dedication of several counties to veterans with special presentations at commissioners court meetings throughout the state. Bill McLemore, deputy commissioner of the VLB and a former Travis County Veterans Service Officer, presented commissioners with a certificate and a Texas flag on behalf of Patterson, chairman of the VLB.

"The VLB loaned more than \$500 million last year to help Texas veterans buy their piece of the American dream," Patterson said. "This success is an example of how government can work. The intergovernmental partnership between the VLB and Texas counties is the best in the nation and the result is veterans getting the benefits they've earned."



**Travis County Judge Samuel Biscoe (c), Veterans Service Officer Olie Pope, Jr. and the Travis County Commissioners accept a certificate and Texas flag from VLB Deputy Commissioner Bill McLemore.**

The Top 10 Texas counties in fiscal year 2013 for land, home and home improvement loan activity include: Bexar, Bell, Comal, Guadalupe, El Paso, Williamson, Travis, Harris, Montgomery and Tarrant. Over 1,700 loans were processed for veterans in these counties, representing more than one-half of the total statewide loan activity. County activity can be found at [texasveterans.com](http://texasveterans.com).

Texas veterans can now take advantage of the VLB's low-interest loans to borrow as much as \$417,000 to buy a home and \$100,000 to buy land. Buying land through the VLB has gotten easier, too. Under Patterson's direction, the VLB has reduced the minimum acreage that can be purchased with a VLB land loan to one acre, making it easier for veterans to buy lots closer to urban areas. A

Texas veteran can simultaneously have a VLB land loan, a VLB home loan and a VLB home improvement loan. Once any VLB loan is paid off, veterans may use that loan benefit again.

The Texas Veterans Land Board was created in 1946 to help veterans returning from World War II buy land for agricultural purposes. The program has changed over the years as land prices rose sharply and VLB land loan amounts have increased from the original \$7,500.

For more information on Texas Veterans Land Board home, land and home improvement loans, Texas State Veterans Homes, or Texas State Veterans Cemeteries, call 800.252.VETS (8387), or visit the VLB website at [texasveterans.com](http://texasveterans.com). ☆



**Tarrant County Judge B. Glen Whitley and Veterans Service Officer Chester Slaughter accept a certificate from Texas Land Commissioner Jerry Patterson.**



**VLB Deputy Commissioner Bill McLemore and Veterans Service Officer Bill McAllister present a certificate to Guadalupe County Commissioners Kyle Kutscher, Larry Jones, Jim Wolverton and Judy Cope.**

## STAY IN TOUCH ONLINE!

Be sure to visit our Facebook page and our website for VLB loan rates, current news and photos, and event information. Let us know what you think!

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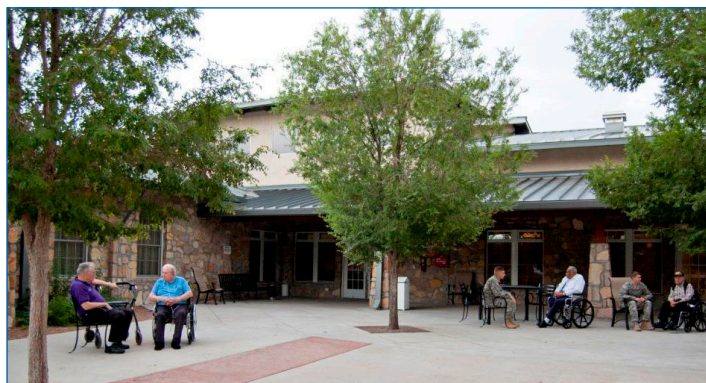
VLBLOG



# Take a Virtual Walk Through the Ambrosio Guillen Texas State Veterans Home in El Paso



The home was designed by Graeber, Simmons & Cowan Architects and Engineers of Austin and was completed in July 2005.



Active-duty soldiers and other guests stop by to visit veterans on the back patio.

Experience the wonderful Ambrosio Guillen Texas State Veterans Home in El Paso with a new virtual tour online. With just a click of the mouse, you can walk through the halls of this beautiful home that sits on 42.8 acres donated by El Paso County.

The home is named in honor of U.S. Marine Corps Staff Sergeant Ambrosio Guillen, who posthumously received the Medal of Honor on August 18, 1954, for conspicuous gallantry and intrepidity during the Korean War.

See where residents can sit outside on the back patio and enjoy the fresh air and sunshine, or cool off on the covered porch while visiting with friends and family. Visit the dining room where delicious meals can be savored with friends and veteran volunteers.

To support the facility's comprehensive rehabilitation program there's a physical therapy room to help residents retain and maintain their mobility, while an outdoor shooting range keeps their senses keen. A library allows residents to access the Internet and a wide variety of books, while the quiet room provides a serene and restful area to enjoy reading or resting.

In the entertainment room residents can watch TV, visit with friends and family, play board games or just enjoy the company of their fellow veterans. View the beautiful grounds landscaped with native plants including oak trees, rosemary, Texas mountain laurel and the Texas lilac tree.

To watch the virtual tour please visit [texasveterans.com](http://texasveterans.com). ☆



Residents enjoy a game of pool in one of the activity rooms.

## Are You Receiving the New VLB E-Connect Newsletter? Sign Up Now!

Are you registered to receive the new VLB E-Connect Veterans Edition newsletter? This new, monthly digital newsletter was created as a way to reach out to more Texas veterans.

The newsletter focuses on veterans news, benefits and events. If you are not already receiving it, simply log on to [texasveterans.com](http://texasveterans.com) and click on "Join our mailing list."

In addition to receiving the monthly newsletter, you will get information about land sales, important events and other VLB related news.



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